

Information to identify the case:			
Debtor 1	Chris Taula		Social Security number or ITIN xxx-xx-3783
	First Name	Middle Name	Last Name
Debtor 2	Malia Melaina Taula		Social Security number or ITIN xxx-xx-8301
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of Utah			Date case filed for chapter 13: 7/15/22
Case number: 22-22698 KRA			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chris Taula	Malia Melaina Taula
2. All other names used in the last 8 years		
3. Address	11106 Bob Lane Sandy, UT 84092	11106 Bob Lane Sandy, UT 84092
4. Debtor's attorney Name and address	Jared B. Pearson 9192 South 300 West Suite 35 Sandy, UT 84070	Contact phone 801-888-0991 Email: jared@pearsonlawfirm.org
5. Bankruptcy trustee Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Aug. 19, 2022 at 11:00 AM Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111 (See Attached Notice for Instructions)
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/18/22 Filing deadline: 9/23/22 Filing deadline: 1/11/23 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: 9/27/22 at 02:00 PM Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 6001201#, KRA Teleconference Line Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

NOTICE – PLEASE READ

In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at www.ch13ut.org.

To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at www.ch13ut.org. The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

In re:
Chris Taula
Malia Melaina Taula
Debtors

Case No. 22-22698-KRA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Jul 20, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Chris Taula, Malia Melaina Taula, 11106 Bob Lane, Sandy, UT 84092-5053
12062098	+ Alta Youth Football, Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12062056	+ Ameripath Arvada, PO Box 740975, Cincinnati, OH 45274-0975
12062057	+ Anatomic Path Associates Inc, 5700 SouthWyck Blvd, Toledo, OH 43614-1509
12062058	Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001
12062061	+ Cash Store, 1901 Gateway Drive, Suite 200, Irving, TX 75038-2425
12062067	+ Dentistry for Children, 10011 S. Centennial Pkwy Ste 250, Sandy, UT 84070-4121
12062069	+ Discount Title Loans, 7225 S 700 W, Midvale, UT 84047-1025
12062101	+ Draper Instacare (Intermountain Healthcare), Intermountain Healthcare, Attn: Bankruptcy, P.O. Box 25605, Salt Lake City, Utah 84125-0605
12062099	+ Empath Solutions, 2700 Blankenbaker Pkwy, Louisville, KY 40299-2478
12062070	+ Ems Phys Integrated Care (EPIC), PO Box 734389, Chicago, IL 60673-4389
12062073	+ Intermountain Healthcare, 36 S. State Street, Salt Lake City, UT 84111-1633
12062097	Kemper, P.O. Box 830189, Birmingham, AL 35283-0189
12062080	+ Medallus Medical, PO Box 95970, South Jordan, UT 84095-0970
12062100	+ Medi Credit Corp (Lonepeak hospital), 111 Corporate Office Dr, Earth City, MO 63045-1508
12062085	+ NPAS Solutions, PO Box 505606, Saint Louis, MO 63150-5606
12062086	+ Physician Group of Utah, PO Box 14000, Belfast, ME 04915-4033
12062087	+ Salt Lake City Corporation, PO Box 141001, Salt Lake City, UT 84114-1001
12062088	+ Salt Lake County Library System, Collections Department, 8030 S 1825 W, West Jordan, UT 84088-5625
12062089	+ Sandy City Justice Court, 210 W Sego Lily Drive, Sandy, UT 84070-3282
12062090	+ Sean D. Reyes, Utah Attorney General, PO Box 141001, Salt Lake City, UT 84114-1001
12062091	+ Smile Brands Inc., Attn: Bankruptcy, 100 Spectrum Center Dr, Ste 1500, Irvine, CA 92618-4984
12062092	+ State of Utah Office of State Debt Colle, POB 141001, Salt Lake City, UT 84114-1001
12062094	+ Utah Imaging Associates, PO Box 25488, Salt Lake City, UT 84125-0488
12062102	+ Venmo, Attn: Bankruptcy, 2211 North First Street, San Jose, CA 95131-2021
12062096	+ Wasatch Pediatrics, 6967 S River Gate Drive Ste 100, Midvale, UT 84047-1575

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jared@pearsonlawfirm.org	Jul 20 2022 23:19:00	Jared B. Pearson, 9192 South 300 West, Suite 35, Sandy, UT 84070
tr	+ Email/Text: bnc@ch13ut.org	Jul 20 2022 23:20:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12062053	+ Email/Text: bankruptcynotices@aarons.com	Jul 20 2022 23:20:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
12062054	+ Email/Text: e-bankruptcy@americafirst.com	Jul 20 2022 23:20:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12062055	+ Email/Text: e-bankruptcy@americafirst.com	Jul 20 2022 23:20:00	American First Credit Union, Attn: Bankruptcy,

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Jul 20, 2022

Form ID: 309I

Total Noticed: 57

			Po Box 9199, Ogden, UT 84409-0199
12061475	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:30:47	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, (29603-0587
12062058	^ MEBN	Jul 20 2022 23:19:29	Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001
12062059	+ Email/Text: banko@bonncoll.com	Jul 20 2022 23:20:00	Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
12062060	+ EDI: CAPITALONE.COM	Jul 21 2022 03:18:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
12062062	^ MEBN	Jul 20 2022 23:18:56	Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900
12062063	+ EDI: CCS.COM	Jul 21 2022 03:18:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
12062064	+ EDI: CCS.COM	Jul 21 2022 03:18:00	Credit Collection Services, PO Box 337, Norwood, MA 02062-0337
12062065	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 23:31:41	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
12062066	Email/Text: deptbankruptcy@deltacommunitycu.com	Jul 20 2022 23:19:00	Delta Community Credit Union, PO Box 20541, Atlanta, GA 30320
12062068	+ Email/Text: electronicbkydocs@nelnet.net	Jul 20 2022 23:19:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
12062071	+ Email/Text: bankruptcy@expressrecovery.com	Jul 20 2022 23:19:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12062072	+ EDI: AMINFOFP.COM	Jul 21 2022 03:18:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
12062051	EDI: IRS.COM	Jul 21 2022 03:18:00	Internal Revenue Service, Attn: Special Procedure, MS5021, 50 South 200 East, Salt Lake City, UT 84111
12062074	+ Email/Text: intermountainhealthcare.bankruptcy@rlrcm.com	Jul 20 2022 23:19:00	Intermountain Healthcare, PO Box 35145, Seattle, WA 98124-5145
12062076	+ Email/Text: banko@bonncoll.com	Jul 20 2022 23:20:00	Jensen & Sullivan, PO Box 150612, Ogden, UT 84415-0612
12062077	Email/Text: govtaudits@labcorp.com	Jul 20 2022 23:19:00	LabCorp, PO Box 2240, Burlington, NC 27216
12062078	Email/Text: govtaudits@labcorp.com	Jul 20 2022 23:19:00	LCA Collections, PO Box 2240, Burlington, NC 27216
12062079	+ Email/PDF: HCABKNotifications@resurgent.com	Jul 20 2022 23:31:26	Lone Peak Hospital, PO Box 740757, Cincinnati, OH 45274-0757
12061841	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:30:47	Lone Peak Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
12061842	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 23:30:41	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
12062081	+ EDI: PARALONMEDCREDIT	Jul 21 2022 03:18:00	Medicredit Inc, PO Box 1629, Maryland Heights, MO 63043-0629
12062082	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2022 23:30:40	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
12062083	+ Email/Text: wendy@mountainlandcollections.com	Jul 20 2022 23:20:00	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Jul 20, 2022

Form ID: 309I

Total Noticed: 57

12062084	Email/Text: billing@nationaldme.com	Jul 20 2022 23:19:00	National DME, PO Box 820, Midvale, UT 84047
12062093	+ Email/Text: ebn@unique-mgmt.com	Jul 20 2022 23:20:00	Unique National Collections, 119 E Maple St, Jeffersonville, IN 47130-3439
12062052	+ EDI: UTAHTAXCOMM.COM	Jul 21 2022 03:18:00	Utah State Tax Commission, Tax Payers Services Division, 210 N. 1950 W, Salt Lake City, UT 84134-9000
12062095	EDI: UTAHTAXCOMM.COM	Jul 21 2022 03:18:00	Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12062075	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
Jared B. Pearson	on behalf of Debtor Chris Taula jared@pearsonlawfirm.org
Jared B. Pearson	on behalf of Joint Debtor Malia Melaina Taula jared@pearsonlawfirm.org
Lon Jenkins tr	ecfmail@ch13ut.org Ineebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4